



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name W.T.B. FINANCIAL CORPORATION

City/State SPOKANE, WA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 10,280,864

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

W.T.B. FINANCIAL CORPORATION
717 WEST SPRAGUE AVENUE

SPOKANE, WA 99201

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	9,985,686	7,814,205	8,516,516	6,597,165	6,402,279
Net income (\$000)	43,715	37,638	76,312	83,284	83,056
Number of BHCs in peer group	131	146	147	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.87	2.65	64	3.33	3.04	67	3.26	2.96	75	3.87	3.21	86	3.70	3.33	78
+ Non-interest income	0.68	1.11	31	0.69	0.91	40	0.75	0.98	39	0.76	0.90	40	0.79	0.90	46
- Overhead expense	2.24	2.24	54	2.53	2.49	57	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65
- Provision for credit losses	0.18	-0.15	95	0.37	0.56	35	0.39	0.38	60	0.05	0.12	30	0.04	0.12	25
+ Securities gains (losses)	0	0.01	26	0.12	0.03	89	0.05	0.02	79	-0.03	0.01	1	0	0	42
+ Other tax equivalent adjustments	0	0	48	0	0	49	-0.06	0	1	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.12	1.79	11	1.24	0.96	65	1.15	1.22	47	1.62	1.53	63	1.64	1.55	59
Net operating income	0.88	1.36	13	0.96	0.77	63	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Net income	0.88	1.35	13	0.96	0.77	63	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Net income (Subchapter S adjusted)		2.16			1.12			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.04	3.14	42	3.65	4.03	23	3.52	3.78	29	4.28	4.49	30	3.95	4.38	17
Interest expense	0.11	0.27	15	0.23	0.71	5	0.18	0.57	4	0.30	1.02	4	0.19	0.81	2
Net interest income (tax equivalent)	2.93	2.85	51	3.42	3.26	59	3.34	3.17	57	3.98	3.45	80	3.77	3.58	58
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.13	48	-0.03	0.11	2	-0.06	0.11	2	-0.06	0.11	1	-0.03	0.09	6
Earnings coverage of net loan and lease losses (X)	24.10	4.52	66	-78.35	41.28	9	-38.54	33.55	7	-44.58	22.46	12	-84.69	29.27	8
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.45	1.39	90	1.96	1.22	94	2.39	1.35	96	2.14	0.94	97	2.24	0.94	98
Allowance for loan and lease losses / Total loans and leases	2.45	1.37	90	1.95	1.21	95	2.38	1.33	96	2.12	0.93	97	2.24	0.93	98
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.95	0.63	81	0.23	0.60	17	0.20	0.67	14	0.30	0.56	29	0.26	0.57	23
30-89 days past due loans and leases / Total loans and leases	0.03	0.27	8	0.12	0.27	29	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35
Liquidity and Funding															
Net noncore funding dependence	-12.55	-1.82	17	-4.38	5.81	19	-15.40	0.77	11	-4.70	10.70	10	-7.34	13.54	7
Net short-term noncore funding dependence	-12.62	-8.21	29	-4.51	0.49	33	-15.48	-3.25	14	-5.09	5.88	14	-7.50	8.57	9
Net loans and leases / Total assets	53.85	59.81	28	63.61	71.37	18	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11
Capitalization															
Tier 1 leverage ratio	7.85	9.11	18	8.68	9.63	25	8.06	9.65	12	10.34	10.39	58	9.81	10.37	39
Holding company equity capital / Total assets	7.84	10.88	9	8.83	10.29	23	8.22	10.51	15	9.71	11.37	22	9.20	11.21	21
Total equity capital (including minority interest) / Total assets	7.84	11.01	8	8.83	10.35	21	8.22	10.57	14	9.71	11.43	21	9.20	11.30	21
Common equity tier 1 capital / Total risk-weighted assets	12.91	12.69	59	13.29	12.12	72	13.29	12.44	69	13.02	12.50	67	13.36	12.37	73
Net loans and leases / Equity capital (X)	6.87	5.51	78	7.21	7.17	54	6.77	6.79	52	6.39	6.55	46	6.57	6.70	47
Cash dividends / Net income	21.51	25.30	43	24.95	38.61	35	24.60	29.42	41	21.46	25.65	41	14.15	24.05	35
Cash dividends / Net income (Subchapter S adjusted)		-21.71			29.17			39.66			93.20			35.12	
Growth Rates															
Assets	16.48	9.29	77	34.50	18.76	88	36.98	16.11	93	9.34	8.66	62	4.90	9.35	37
Equity capital	3.44	9.31	23	18.11	8.26	88	15.90	8.42	86	15.47	12.19	71	13.54	12.50	68
Net loans and leases	-1.39	0.79	52	30.57	15.42	87	22.77	9.99	88	12.37	8.63	73	2.90	10.51	18
Noncore funding	-38.18	-23.76	34	15.32	9.77	69	17.31	-12.78	85	-35.08	4.16	4	9.87	6.76	53
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	11.05	11	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	96.42	103.07	15	96.98	104.70	17	96.58	104.49	15	96.99	104.21	19	96.98	104.10	20
Cash from ops + noncash items + op expense / Op expense + dividends	110.97	130.64	45	179.13	144.11	74	155.46	138.81	70	153.92	152.31	63	137.25	123.74	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	119,897	113,114	237,475	224,316	202,234	6.00	52.64
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	119,438	112,423	236,262	222,706	200,473	6.24	54.68
Tax-exempt income on loans and leases.....	459	691	1,213	1,610	1,761	-33.57	-65.64
Estimated tax benefit on income on loans and leases.....	119	152	4,519	404	450	-21.79	-83.15
Income on loans and leases (tax equivalent).....	120,016	113,266	241,994	224,720	202,684	5.96	51.43
Investment interest income (tax equivalent).....	27,986	23,564	48,047	42,074	29,975	18.77	153.06
Interest on balances due from depository institutions.....	615	1,965	2,490	7,714	15,399	-68.70	4.95
Interest income on other earning assets.....	158	155	308	308	322	1.94	59.60
Total interest income (tax equivalent).....	148,775	138,950	292,839	274,816	248,380	7.07	63.49
Interest on time deposits of \$250K or more.....	120	227	401	919	775	-47.14	
Interest on time deposits < \$250K.....	431	774	1,382	2,629	2,383	-44.32	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	4,354	6,715	11,840	13,297	8,022	-35.16	255.14
Interest on other borrowings and trading liabilities.....	533	1,000	1,590	2,452	452	-46.70	375.89
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	5,438	8,716	15,213	19,297	11,632	-37.61	178.44
Net interest income (tax equivalent).....	143,337	130,234	277,626	255,519	236,748	10.06	60.97
Non-interest income.....	33,808	26,815	63,483	50,150	50,340	26.08	50.45
Adjusted operating income (tax equivalent).....	177,145	157,049	341,109	305,669	287,088	12.80	58.85
Overhead expense.....	111,986	98,913	208,740	193,261	180,121	13.22	57.52
Provision for credit losses.....	9,000	14,500	33,000	3,200	2,700		800.00
Securities gains (losses).....	0	4,805	3,889	-1,853	0	-100.00	-100.00
Other tax equivalent adjustments.....	0	0	-5,000	0	0		
Pretax net operating income (tax equivalent).....	56,164	48,437	98,258	107,200	104,932	15.95	39.05
Applicable income taxes.....	12,306	10,621	21,577	23,455	21,379	15.86	-10.57
Tax equivalent adjustments.....	143	178	369	461	497	-19.66	-80.57
Applicable income taxes (tax equivalent).....	12,449	10,799	21,946	23,916	21,876	15.28	-14.12
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	43,715	37,638	76,312	83,284	83,056	16.15	68.82
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	43,715	37,638	76,312	83,284	83,056	16.15	68.82
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	43,715	37,638	76,312	83,284	83,056	16.15	68.82
Investment securities income (tax equivalent).....	27,986	23,564	48,047	42,074	29,975	18.77	153.06
US Treasury and agency securities (excluding mortgage-backed securities).....	11,157	17,954	29,254	28,891	16,251	-37.86	164.20
Mortgage-backed securities.....	16,712	5,466	17,715	12,901	13,495	205.74	147.62
All other securities.....	117	144	1,078	282	229	-18.66	34.41
Cash dividends declared.....	9,404	9,391	18,769	17,872	11,754	0.14	145.66
Common.....	9,404	9,391	18,769	17,872	11,754	0.14	145.66
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	2.98	2.92	51	3.56	3.75	31	3.44	3.53	37	4.17	4.19	50	3.88	4.08	33
Less: Interest expense	0.11	0.25	17	0.22	0.67	6	0.18	0.54	5	0.29	0.95	4	0.18	0.75	2
Equals: Net interest income (tax equivalent)	2.87	2.65	64	3.33	3.04	67	3.26	2.96	75	3.87	3.21	86	3.70	3.33	78
Plus: Non-interest income	0.68	1.11	31	0.69	0.91	40	0.75	0.98	39	0.76	0.90	40	0.79	0.90	46
Equals: adjusted operating income (tax equivalent)	3.55	3.82	39	4.02	3.91	56	4.01	3.96	52	4.63	4.16	69	4.48	4.27	61
Less: Overhead expense	2.24	2.24	54	2.53	2.49	57	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65
Less: Provision for credit losses	0.18	-0.15	95	0.37	0.56	35	0.39	0.38	60	0.05	0.12	30	0.04	0.12	25
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0.12	0.03	89	0.05	0.02	79	-0.03	0.01	1	0	0	42
Plus: other tax equivalent adjustments	0	0	48	0	0	49	-0.06	0	1	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.12	1.79	11	1.24	0.96	65	1.15	1.22	47	1.62	1.53	63	1.64	1.55	59
Less: Applicable income taxes (tax equivalent)	0.25	0.41	13	0.28	0.21	70	0.26	0.27	50	0.36	0.35	47	0.34	0.32	54
Less: Minority interest	0	0	41	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	0.88	1.36	13	0.96	0.77	63	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	0.88	1.35	13	0.96	0.77	63	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Memo: Net income (last four quarters)	0.86	1.25	15	1.12	0.98	63	0.90	0.97	43	1.26	1.19	57	1.30	1.22	59
Net income—BHC and noncontrolling (minority) interest	0.88	1.37	12	0.96	0.78	63	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Margin Analysis															
Average earning assets / Average assets	98.03	93.15	94	97.41	93.41	95	97.60	93.47	95	97.38	93.22	94	98.13	93.23	96
Average interest-bearing funds / Average assets	49.42	62.32	6	50.51	69.51	4	49.70	68.25	4	53.25	70.66	5	52.41	70.70	3
Interest income (tax equivalent) / Average earning assets	3.04	3.14	42	3.65	4.03	23	3.52	3.78	29	4.28	4.49	30	3.95	4.38	17
Interest expense / Average earning assets	0.11	0.27	15	0.23	0.71	5	0.18	0.57	4	0.30	1.02	4	0.19	0.81	2
Net interest income (tax equivalent) / Average earning assets	2.93	2.85	51	3.42	3.26	59	3.34	3.17	57	3.98	3.45	80	3.77	3.58	58
Yield or Cost															
Total loans and leases (tax equivalent)	4.19	4.05	64	4.51	4.49	55	4.48	4.28	67	5.22	4.98	69	5.05	4.85	66
Interest-bearing bank balances	0.10	0.11	31	0.70	0.57	70	0.31	0.32	54	1.90	2.26	29	2.10	1.88	70
Federal funds sold and reverse repos	0	0.26	20	0	0.59	12	0	0.43	13	2.22	2.02	56	1.81	1.50	53
Trading assets		0.42			0.75			0.80			0.49			0.70	
Total earning assets	3.04	3.11	42	3.65	3.99	21	3.46	3.80	20	4.27	4.47	35	3.95	4.33	20
Investment securities (tax equivalent)	1.94	1.80	59	2.39	2.54	36	2.29	2.32	49	2.37	2.74	17	2.06	2.69	5
US Treasury and agency securities (excluding mortgage-backed securities)	1.72	1.28	79	4.55	2.27	93	3.29	1.87	91	2.31	2.54	41	1.83	2.20	35
Mortgage-backed securities	1.90	1.56	82	0.86	2.30	2	1.35	2.05	4	2.35	2.54	25	2.27	2.44	30
All other securities	2.83	2.91	50	3.25	3.16	62	12.51	3.24	94	3.13	3.80	28	2.96	3.74	23
Interest-bearing deposits	0.21	0.24	49	0.43	0.80	12	0.34	0.62	14	0.54	1.13	8	0.36	0.85	8
Time deposits of \$250K or more	0.57	0.76	31	1.06	1.86	6	0.89	1.60	6	1.30	2.13	4	0.97	1.57	7
Time deposits < \$250K	0.50	0.72	28	0.83	1.71	4	0.76	1.49	5	1.15	1.91	10	0.94	1.42	10
Other domestic deposits	0.19	0.17	68	0.40	0.50	41	0.32	0.36	47	0.46	0.86	14	0.29	0.64	11
Foreign deposits		0.12			1.44			1.24			2.53			1.85	
Federal funds purchased and repos	0.24	0.19	79	0.53	0.53	56	0.41	0.37	66	0.89	1.23	44	0.19	1.03	17
Other borrowed funds and trading liabilities	0	1.31	3	0.36	0.60	52	0.36	0.55	58	0.40	1.03	49	0	2.10	0
All interest-bearing funds	0.22	0.40	21	0.44	0.96	8	0.36	0.79	8	0.55	1.34	4	0.35	1.06	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	33,808	26,815	63,483	50,150	50,340
Fiduciary activities income	10,755	9,319	18,856	17,667	18,137
Service charges on deposit accounts - domestic	2,880	3,011	5,845	6,820	6,890
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	1,880	1,523	3,364	3,065	3,459
Insurance activities revenue	3	6	369	27	69
Venture capital revenue	0	0	0	0	0
Net servicing fees	84	43	135	79	186
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	5,164	2,990	12,423	3,629	5,874
Other non-interest income	13,042	9,923	22,491	18,863	15,725
Total overhead expenses	111,986	98,913	208,740	193,261	180,121
Personnel expense	70,207	62,023	130,113	115,573	106,377
Net occupancy expense	12,158	10,661	22,223	21,201	18,018
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	29,621	26,229	56,404	56,487	55,726
Fee income on mutual funds and annuities	1,880	1,523	3,364	3,065	3,459
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,099	1,048	1,066	1,017	994
Average personnel expense per employee	63.88	59.18	122.06	113.64	107.02
Average assets per employee	9,086.16	7,456.30	7,989.23	6,486.89	6,440.92

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	5.56	2.15	84	5.68	0.61	91	5.30	0.51	91	6.11	0.66	91	6.87	1.69	90
Overhead expenses / Net Interest Income + non-interest income	63.27	59.03	70	63.05	61.89	55	62.17	61.22	56	63.32	61.79	59	62.85	61.22	59
Percent of Average Assets															
Total overhead expense	2.24	2.24	54	2.53	2.49	57	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65
Personnel expense	1.41	1.25	67	1.59	1.44	68	1.53	1.42	62	1.75	1.50	71	1.66	1.46	67
Net occupancy expense	0.24	0.24	52	0.27	0.30	38	0.26	0.30	36	0.32	0.32	54	0.28	0.31	40
Other operating expenses	0.59	0.73	37	0.67	0.72	42	0.66	0.73	43	0.86	0.76	64	0.87	0.79	62
Overhead less non-interest income	1.57	1.10	85	1.85	1.53	76	1.71	1.44	72	2.17	1.65	87	2.03	1.65	80
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	63.22	58.45	72	62.98	60.15	67	61.19	58.93	63	63.23	59.91	66	62.74	60.51	64
Personnel expense	39.63	33.10	83	39.49	34.68	76	38.14	33.88	81	37.81	34.17	69	37.05	34.42	71
Net occupancy expense	6.86	6.33	58	6.79	7.20	44	6.51	7.04	42	6.94	7.50	39	6.28	7.33	29
Other operating expenses	16.72	18.60	41	16.70	17.75	40	16.54	17.57	44	18.48	17.93	60	19.41	18.28	61
Total non-interest income	19.08	28.18	32	17.07	21.21	47	18.61	23.45	44	16.41	19.83	36	17.53	20.30	41
Fiduciary activities income	6.07	2.24	86	5.93	1.37	89	5.53	1.45	88	5.78	1.61	86	6.32	1.95	85
Service charges on domestic deposit accounts	1.63	3.19	25	1.92	2.85	38	1.71	2.67	36	2.23	3.21	32	2.40	3.58	33
Trading revenue	0	0.72	23	0	0.14	44	0	0.10	39	0	0.07	41	0	0.03	46
Investment banking fees and commissions	1.06	2.52	42	0.97	1.01	61	0.99	1.03	62	1	0.91	64	1.20	0.85	70
Insurance activities revenue	0	0.37	26	0	0.45	50	0.11	0.41	68	0.01	0.37	52	0.02	0.46	51
Venture capital revenue	0	0.02	44	0	0	49	0	0	48	0	0	50	0	0	49
Net servicing fees	0.05	0.55	31	0.03	-0.19	53	0.04	0	57	0.03	0.22	36	0.06	0.52	35
Net securitization income	0	0.01	44	0	0	50	0	0	48	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	2.92	3.83	51	1.90	4.33	47	3.64	5.55	57	1.19	2.27	57	2.05	1.98	63
Other non-interest income	7.36	9.26	44	6.32	7.35	46	6.59	7.76	44	6.17	7.41	38	5.48	7.05	34
Overhead less non-interest income	44.13	29.94	85	45.91	38.09	71	42.58	34.63	72	46.82	39.47	72	45.21	39.75	67
Applicable income taxes / Pretax net operating income (tax equivalent)	21.91	21.54	51	21.93	18.84	61	21.96	20.30	53	21.88	21.51	47	20.37	18.37	54
Applicable income tax + TE / Pretax net operating income + TE	22.17	23.10	39	22.29	22.28	47	22.34	22.51	41	22.31	23.31	39	20.85	21.35	40

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	3,331,456	3,001,206	3,181,695	2,854,185	2,508,973	11.00	50.18
Commercial and industrial loans	1,745,319	2,162,730	1,917,962	1,210,405	1,078,685	-19.30	73.93
Loans to individuals	128,817	128,328	114,867	137,487	115,585	0.38	25.49
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	279,055	292,706	236,216	226,569	205,078	-4.66	22.97
Other loans and leases	191,157	141,402	140,792	113,951	139,077	35.19	40.53
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	5,675,804	5,726,372	5,591,532	4,542,597	4,047,398	-0.88	53.92
Less: Allowance for loan and lease losses	139,113	111,716	132,811	96,415	90,749	24.52	62.94
Net loans and leases	5,536,691	5,614,656	5,458,721	4,446,182	3,956,649	-1.39	53.71
Debt securities that reprice or mature in over 1 year	3,027,210	2,093,517	2,543,680	1,895,394	1,584,963	44.60	148.16
Mutual funds and equity securities	17	11	13	13	11	54.55	
Subtotal	8,563,918	7,708,184	8,002,414	6,341,589	5,541,623	11.10	77.60
Interest-bearing bank balances	1,330,547	778,375	1,463,300	523,953	751,180	70.94	1293.93
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	38,322	34,333	34,680	429	4,288	11.62	91.68
Trading assets	0	0	0	0	0		
Total earning assets	9,932,787	8,520,892	9,500,394	6,865,971	6,297,091	16.57	101.18
Non-interest-bearing cash and due from depository institutions	111,333	111,455	101,565	102,603	106,555	-0.11	36.87
Premises, fixed assets, and leases	105,126	106,079	108,507	105,590	55,523	-0.90	133.39
Other real estate owned	0	0	0	0	0		-100.00
Investment in unconsolidated subsidiaries	22,807	6,848	7,986	887	916	233.05	2220.14
Intangible and other assets	108,811	80,781	95,511	89,613	92,265	34.70	1.40
Total assets	10,280,864	8,826,055	9,813,963	7,164,664	6,552,350	16.48	98.77
Quarterly average assets	10,193,331	8,454,357	9,484,120	6,864,680	6,629,764	20.57	100.20
Average loans and leases (YTD)	5,722,400	5,025,787	5,396,810	4,305,262	4,014,063	13.86	60.23
Memoranda							
Loans held-for-sale	7,058	27,472	28,572	29,266	4,126	-74.31	-78.70
Loans not held-for-sale	5,668,746	5,698,900	5,562,960	4,513,331	4,043,272	-0.53	55.13
Real estate loans secured by 1-4 family	1,019,422	977,487	976,987	869,280	736,226	4.29	59.26
Commercial real estate loans	2,258,557	1,985,232	2,160,090	1,946,099	1,730,631	13.77	46.91
Construction and land development	544,004	468,497	531,626	461,067	426,346	16.12	47.41
Multifamily	211,226	171,223	207,934	177,247	138,534	23.36	83.63
Nonfarm nonresidential	1,503,327	1,345,512	1,420,530	1,307,785	1,165,751	11.73	42.73
Real estate loans secured by farmland	53,477	38,487	44,618	38,806	42,116	38.95	30.80
Total investment securities	3,065,549	2,127,861	2,578,373	1,895,836	1,589,262	44.07	147.25
U.S. Treasury securities	47,338	73,990	49,301	25,706	107,920	-36.02	189.46
US agency securities (excluding mortgage-backed securities)	1,258,268	806,094	1,012,865	1,353,336	905,176	56.09	140.80
Municipal securities	8,369	9,018	8,486	9,046	7,689	-7.20	104.82
Mortgage-backed securities	1,751,557	1,238,748	1,507,708	507,735	568,466	41.40	151.34
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	17	11	13	13	11	54.55	
Available-for-sale securities	403,693	1,524,082	1,700,704	1,247,616	1,031,059	-73.51	-48.47
U.S. Treasury securities	1,013	73,990	49,301	25,706	107,920	-98.63	-93.81
US agency securities (excluding mortgage-backed securities)	52,957	486,684	593,482	904,545	580,809	-89.12	-77.03
Municipal securities	4,787	5,352	4,858	5,342	5,339	-10.56	202.40
Mortgage-backed securities	344,936	958,056	1,053,063	312,023	336,991	-64.00	-35.53
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	12,763	34,738	30,336	5,199	-8,589	-63.26	125.49
Available-for-sale securities appreciation (depreciation)	13,303	85,873	80,561	11,413	-25,518	-84.51	43.01
Structured notes, fair value	0	0	0	0	0		
Pledged securities	418,373	578,351	393,299	410,992	430,030	-27.66	14.43

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	858,809	666,909	885,108	669,655	522,903	28.77	87.11
NOW, ATS and transaction accounts	132,258	75,342	93,902	72,142	58,799	75.54	120.18
Time deposits less brokered deposits < \$250K	166,911	181,153	175,629	193,938	266,728	-7.86	
MMDA and other savings accounts	7,924,112	6,560,963	7,495,199	5,247,958	4,701,864	20.78	115.95
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	9,082,090	7,484,367	8,649,838	6,183,693	5,550,294	21.35	109.79
Time deposits of \$250K or more	37,994	44,760	48,953	43,169	88,627	-15.12	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	235,736	430,509	216,428	163,069	259,857	-45.24	56.14
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	20,063	0	0	161	0		
Other borrowings w/remaining maturity over 1 year	0	0	0	19,820	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	293,793	475,269	265,381	226,219	348,484	-38.18	-6.18
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	99,153	87,427	92,226	58,848	50,907	13.41	180.88
Total liabilities	9,475,036	8,047,063	9,007,445	6,468,760	5,949,685	17.75	102.57
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	25,057	22,769	24,241	26,756	32,425	10.05	-18.10
Common surplus	32,665	32,665	32,665	32,665	32,665	0.00	0.00
Retained earnings	741,699	678,093	707,389	649,845	584,433	9.38	64.87
Accumulated other comprehensive income	6,407	45,465	42,223	-13,344	-46,858	-85.91	
Other equity capital components	0	0	0	-18	0		
Total holding company equity capital	805,828	778,992	806,518	695,904	602,665	3.44	62.85
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	805,828	778,992	806,518	695,904	602,665	3.44	62.85
Total liabilities and capital	10,280,864	8,826,055	9,813,963	7,164,664	6,552,350	16.48	98.77
Memoranda							
Non-interest-bearing deposits	4,316,714	3,535,138	4,151,294	2,817,134	2,413,511	22.11	136.00
Interest-bearing deposits	4,803,370	3,993,989	4,547,497	3,409,728	3,225,410	20.26	80.44
Total deposits	9,120,084	7,529,127	8,698,791	6,226,862	5,638,921	21.13	103.06
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	806,518	695,904	695,904	602,665	530,791		
Accounting restatements	0	0	0	0	0		
Net income	43,715	37,638	76,312	83,284	83,056		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	816	-3,987	-2,515	-5,668	2,255		
Sale of treasury stock	0	4,746	4,746	7,952	0		
Less: Purchase of treasury stock	0	4,727	4,727	7,971	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	9,404	9,391	18,769	17,872	11,754		
Change in other comprehensive income	-35,817	58,809	55,567	33,514	-1,683		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	805,828	778,992	806,518	695,904	602,665		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	32.40	36.32	37	34	48.99	14	32.42	48.33	11	39.84	52.67	20	38.29	53.63	16
Commercial and industrial loans	16.98	12.25	76	24.50	14.96	86	19.54	13.47	78	16.89	11.45	80	16.46	11.42	76
Loans to individuals	1.25	3.48	47	1.45	2.29	61	1.17	2.29	57	1.92	2.71	65	1.76	2.65	65
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans	2.71	0.21	94	3.32	0.47	92	2.41	0.43	90	3.16	0.53	91	3.13	0.47	93
Other loans and leases	1.86	4.22	29	1.60	1.29	69	1.43	1.39	68	1.59	1.08	72	2.12	2.64	56
Net loans and leases	53.85	59.81	28	63.61	71.37	18	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11
Debt securities over 1 year	29.45	17.61	90	23.72	12.18	91	25.92	13.53	91	26.45	13.66	91	24.19	13.20	90
Mutual funds and equity securities	0	0.06	28	0	0.06	42	0	0.05	45	0	0.06	37	0	0.05	39
Subtotal	83.30	78.32	67	87.33	84.41	65	81.54	83.47	33	88.51	86.76	63	84.57	87.24	27
Interest-bearing bank balances	12.94	9.11	72	8.82	5.87	76	14.91	6.78	89	7.31	2.97	86	11.46	2.30	94
Federal funds sold and reverse repos	0	0.52	28	0	0.04	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.37	1.53	21	0.39	1.97	24	0.35	2.03	18	0.01	2.10	3	0.07	2.14	9
Trading assets	0	0.60	18	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets	96.61	91.43	98	96.54	92.83	95	96.80	92.98	95	95.83	92.39	91	96.10	92.24	93
Non-interest cash and due from depository institutions	1.08	1.01	52	1.26	1.08	69	1.03	1.07	55	1.43	1.14	70	1.63	1.25	70
Other real estate owned	0	0.02	6	0	0.04	11	0	0.03	13	0	0.04	10	0	0.04	9
All other assets	2.30	7.50	1	2.19	5.99	1	2.16	5.87	2	2.74	6.41	3	2.27	6.39	1
Memoranda															
Short-term investments	13.31	12.01	60	9.21	8.34	62	15.26	9.38	82	7.32	5.36	69	11.53	4.70	88
U.S. Treasury securities	0.46	1.08	57	0.84	0.19	87	0.50	0.19	85	0.36	0.29	76	1.65	0.37	88
US agency securities (excluding mortgage-backed securities)	12.24	0.77	99	9.13	0.98	97	10.32	1.28	95	18.89	1.25	99	13.81	1.67	98
Municipal securities	0.08	1.72	24	0.10	2.64	19	0.09	2.96	19	0.13	2.58	17	0.12	2.66	18
Mortgage-backed securities	17.04	12.97	70	14.04	8.33	84	15.36	8.52	84	7.09	9.38	38	8.68	8.73	56
Asset-backed securities	0	0.38	26	0	0.27	34	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities	0	0.52	8	0	0.55	13	0	0.60	12	0	0.53	15	0	0.52	16
Loans held-for-sale	0.07	0.42	34	0.31	0.56	49	0.29	0.58	49	0.41	0.39	74	0.06	0.29	47
Loans held for investment	55.14	59.85	32	64.57	70.96	21	56.68	69.07	13	62.99	72.01	17	61.71	73.24	12
Real estate loans secured by 1-4 family	9.92	11.69	40	11.08	15.05	41	9.96	14.47	39	12.13	16.02	39	11.24	16.83	34
Revolving	1.85	1.45	63	2	1.96	53	1.92	1.79	57	2.37	2.24	57	2.84	2.43	60
Closed-end, secured by first liens	7.87	9.84	43	8.71	12.48	39	7.79	12.11	35	9.28	13.07	36	7.77	13.60	26
Closed-end, secured by junior liens	0.20	0.20	67	0.37	0.31	62	0.25	0.27	52	0.48	0.37	65	0.63	0.41	76
Commercial real estate loans	21.97	22.48	48	22.49	30.76	22	22.01	30.65	20	27.16	33.26	32	26.41	33.39	27
Construction and land development	5.29	3.35	75	5.31	4.65	62	5.42	4.32	65	6.44	5	70	6.51	4.78	71
Multifamily	2.05	3.31	40	1.94	4.68	30	2.12	5.03	31	2.47	4.76	36	2.11	5.12	32
Nonfarm nonresidential	14.62	14.81	46	15.24	19.93	26	14.47	19.97	24	18.25	21.85	33	17.79	21.85	30
Real estate loans secured by farmland	0.52	0.34	74	0.44	0.85	58	0.45	0.85	58	0.54	0.95	58	0.64	0.88	63

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	58.70	59.66	39	52.41	68.15	18	56.90	69.38	21	62.83	72.74	26	61.99	72.88	26
Real estate loans secured by 1-4 family	17.96	19.82	43	17.07	21.04	44	17.47	20.91	45	19.14	22.29	46	18.19	23.13	42
Revolving	3.34	2.42	64	3.08	2.76	60	3.37	2.61	66	3.74	3.13	61	4.60	3.34	68
Closed-end	14.62	17.22	38	13.99	17.91	44	14.10	17.94	42	15.40	18.71	44	13.59	19.33	37
Commercial real estate loans	39.79	36.54	51	34.67	43.14	25	38.63	44.23	30	42.84	46.16	42	42.76	45.57	43
Construction and land development	9.58	5.50	80	8.18	6.52	70	9.51	6.26	78	10.15	6.97	73	10.53	6.53	79
1-4 family	1.41	1.11	68	1.53	1.40	61	1.35	1.14	62	1.81	1.47	69	1.90	1.52	67
Other	8.18	4.33	87	6.65	5.04	70	8.16	4.94	84	8.34	5.34	78	8.63	4.90	82
Multifamily	3.72	5.34	43	2.99	6.37	31	3.72	7.01	36	3.90	6.42	43	3.42	6.76	37
Nonfarm nonresidential	26.49	24.14	51	23.50	28.11	27	25.41	29.04	34	28.79	30.59	42	28.80	30.16	40
Owner-occupied	12.61	8.14	76	11.39	9.61	65	12.14	10	70	14.15	10.68	77	15.74	10.31	84
Other	13.87	15.71	40	12.11	18.11	23	13.27	18.53	25	14.64	19.36	30	13.07	19.35	23
Real estate loans secured by farmland	0.94	0.59	72	0.67	1.24	57	0.80	1.30	62	0.85	1.38	59	1.04	1.27	65
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	30.75	20.98	81	37.77	21.54	89	34.30	19.85	88	26.65	16.16	82	26.65	16.21	81
Loans to individuals	2.27	6.28	47	2.24	3.41	63	2.05	3.53	59	3.03	4	67	2.86	3.89	67
Credit card loans	0.21	0.51	67	0.22	0.03	89	0.21	0.03	89	0.35	0.04	93	0.43	0.04	94
Agricultural loans	4.92	0.37	94	5.11	0.71	93	4.22	0.69	91	4.99	0.78	91	5.07	0.69	93
Other loans and leases	3.37	8.03	30	2.47	1.89	70	2.52	2.07	70	2.51	1.48	73	3.44	3.74	58
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	354.96	383.17	38	355.07	493.71	19	354.66	473.75	17	354.27	493.53	19	338.93	505.61	15
Real estate loans secured by 1-4 family	108.62	124.52	45	115.65	152.34	40	108.90	142.34	39	107.90	151.03	35	99.45	161.34	31
Revolving	20.23	15.53	63	20.90	20.05	57	21.03	17.81	60	21.08	21.25	57	25.12	23.52	57
Closed-end	88.39	107.53	40	94.75	129.93	38	87.88	122.21	37	86.82	127.10	34	74.33	134.73	27
Commercial real estate loans	240.65	238.21	48	234.87	312.13	23	240.78	302.08	28	241.55	311.74	28	233.78	316.03	25
Construction and land development	57.96	35.52	78	55.43	47.15	63	59.26	42.85	73	57.23	46.63	64	57.59	44.92	70
1-4 family	8.50	7.06	65	10.38	9.84	61	8.42	7.52	62	10.21	9.52	61	10.40	10.21	61
Other	49.46	28.07	80	45.05	36.48	67	50.84	33.94	78	47.02	35.90	68	47.19	33.75	73
Multifamily	22.51	34.78	40	20.26	47.28	31	23.18	48.67	35	22	44.76	36	18.71	48.38	29
Nonfarm nonresidential	160.18	157.17	48	159.19	203.73	28	158.35	198.42	31	162.32	206.64	29	157.48	208.15	27
Owner-occupied	76.28	52.65	72	77.18	69.16	59	75.64	67.98	60	79.79	71.54	61	86.04	70.68	67
Other	83.90	102.08	37	82.01	130.32	25	82.71	125.78	24	82.53	130.65	25	71.43	134.17	16
Real estate loans secured by farmland	5.70	3.59	73	4.55	8.48	57	4.97	8.35	60	4.82	8.66	59	5.69	8.13	61
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	185.96	127.07	77	255.87	154.44	83	213.79	133.93	82	150.24	106.70	74	145.71	107.07	73
Loans to individuals	13.73	35.29	47	15.18	22.72	63	12.80	22.15	59	17.07	24.83	65	15.61	24.45	63
Credit card loans	1.24	2.61	67	1.46	0.21	90	1.29	0.20	89	1.96	0.24	91	2.33	0.24	92
Agricultural loans	29.73	2.01	95	34.63	4.68	95	26.33	4.17	91	28.12	4.86	90	27.70	4.49	91
Other loans and leases	20.37	46.75	31	16.73	13.44	70	15.69	13.62	70	14.14	10.25	70	18.79	25.58	56
Supplemental															
Non-owner occupied CRE loans / Gross loans	28.49	28.84	50	24.86	33.40	25	28.08	34	31	30.77	35.38	38	28.81	35.09	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	172.31	187.37	44	168.45	241.60	25	175.02	232.08	30	173.51	239.13	27	157.49	243.62	21
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	248.59	244.59	48	245.63	315.12	26	250.66	304.52	29	253.30	315.15	28	243.54	318.90	25

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	13.31	12.01	60	9.21	8.34	62	15.26	9.38	82	7.32	5.36	69	11.53	4.70	88
Liquid assets	43.76	28.17	88	34.09	17.64	95	42.13	19.32	97	35.08	16.28	96	37.23	15.56	96
Investment securities	29.82	19.64	84	24.11	14.73	89	26.27	16.07	84	26.46	16.41	87	24.25	16.02	84
Net loans and leases	53.85	59.81	28	63.61	71.37	18	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11
Net loans, leases and standby letters of credit	54.65	60.62	26	64.56	71.74	19	56.46	69.67	12	63.12	72.78	14	61.79	73.71	11
Core deposits	88.34	74.75	98	84.80	73.75	94	88.14	76.49	98	86.31	71.61	97	84.71	69.97	95
Noncore funding	2.86	10.89	11	5.38	13.25	16	2.70	10.29	11	3.16	14.61	8	5.32	16.58	14
Time deposits of \$250K or more	0.37	1.81	8	0.51	3.78	5	0.50	3.37	5	0.60	4.33	4	1.35	4.28	10
Foreign deposits	0	0.35	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	2.29	1.20	81	4.88	0.72	95	2.21	0.62	84	2.28	0.77	85	3.97	0.96	89
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	2.29	0.52	89	4.88	0.67	95	2.21	0.59	85	2.28	0.75	86	3.97	0.97	89
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.20	0.99	49	0	1.76	8	0	1.06	16	0	2.75	14	0	3.63	8
Earning assets that reprice within 1 year	30.91	38.93	28	25.39	31.27	40	30.24	31.93	52	31.83	33.16	51	27.25	32.35	37
Interest-bearing liabilities that reprice within 1 year	1.49	7.04	6	1.88	16.01	1	1.81	14.04	2	2.42	18.54	2	4.36	18.20	5
Long-term debt that reprices within 1 year	0	0.26	29	0	0.11	38	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	29.42	30.25	42	23.52	14.91	67	28.43	17.03	72	29.41	13.71	76	22.89	12.98	67
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-12.55	-1.82	17	-4.38	5.81	19	-15.40	0.77	11	-4.70	10.70	10	-7.34	13.54	7
Net short-term noncore funding dependence	-12.62	-8.21	29	-4.51	0.49	33	-15.48	-3.25	14	-5.09	5.88	14	-7.50	8.57	9
Short-term investment / Short-term noncore funding	474.57	284.81	80	174.86	146.06	70	578.08	230.45	85	260.06	78.10	89	222.45	62.28	87
Liquid assets - short-term noncore funding / Nonliquid assets	72.82	34.02	90	43.73	11.45	93	68.24	16.27	97	49.70	6.90	97	51.05	4.17	97
Net loans and leases / Total deposits	60.71	74.66	15	74.57	88.39	14	62.75	84.20	7	71.40	90.96	11	70.17	92.88	9
Net loans and leases / Core deposits	60.96	81.17	12	75.02	97.80	11	63.11	91.10	6	71.90	102.55	8	71.29	106.50	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.60	0.84	77	4.74	1.14	91	3.97	0.88	92	0.73	0.36	79	-1.32	-0.47	12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.66	1.94	50	11.71	3.84	95	10.54	3.63	95	1.61	1.28	68	-3.93	-1.95	13
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			-0.02			0.03			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	86.83	13.42	98	28.37	6.32	89	34.04	5.36	89	34.19	7.25	87	35.12	10.76	85
Available-for-sale securities	13.17	84.66	1	71.63	92.05	12	65.96	93.39	11	65.81	91.33	13	64.88	88.32	15
U.S. Treasury securities	1.54	5.52	50	3.48	1.51	82	1.91	1.22	81	1.36	2.07	73	6.79	2.08	85
US agency securities (excluding mortgage-backed securities)	41.05	4.50	98	37.88	7.21	93	39.28	8.39	93	71.38	8.16	97	56.96	11	96
Municipal securities	0.27	8.87	19	0.42	17.50	13	0.33	18.61	14	0.48	15.40	12	0.48	16.63	15
Mortgage-backed securities	57.14	66.59	37	58.22	56.49	48	58.48	54.48	56	26.78	57.07	15	35.77	54.50	23
Asset-backed securities	0	2.05	26	0	1.54	33	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities	0	3.17	8	0	4.07	13	0	4.34	12	0	3.73	15	0	3.75	16
Mutual funds and equity securities	0	0.32	28	0	0.49	41	0	0.44	45	0	0.49	36	0	0.41	39
Debt securities 1 year or less	1.25	8.69	17	1.61	13.85	12	1.35	13.69	10	0.02	13.55	2	0.27	13.91	5
Debt securities 1 to 5 years	17.22	17.05	56	13.45	19.89	41	16.45	20.49	47	18.36	23.43	43	44.68	23.42	82
Debt securities over 5 years	81.53	72.17	60	84.93	61.58	82	82.21	61.87	79	81.62	58.63	79	55.05	58.36	41
Pledged securities	13.65	33.87	21	27.18	47.76	29	15.25	44.55	16	21.68	43.76	24	27.06	42.20	30
Structured notes, fair value	0	0.03	41	0	0.04	41	0	0.03	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	68.43	51.37	65	292.20	139.78	83	185.67	136.94	71	-30.59	32.84	9	0.35	16.28	43
Investment securities	44.07	33.34	66	21.43	9.89	74	36	16.36	78	19.29	4.80	83	14.57	8.02	74
Core deposits	21.35	16.88	73	37.60	22.99	88	39.88	23.17	89	11.41	9.96	62	3.68	10.40	33
Noncore funding	-38.18	-23.76	34	15.32	9.77	69	17.31	-12.78	85	-35.08	4.16	4	9.87	6.76	53

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	2,775,774	2,595,406	2,687,028	2,328,100	2,160,393
Commit: Secured commercial real estate loans	486,496	475,086	450,872	422,831	406,720
Commit: Unsecured real estate loans	38,193	36,996	48,820	43,367	71,484
Credit card lines (reported semiannually, June/Dec)	143,661	137,293	140,134	129,845	123,741
Securities underwriting	0	0	0	0	0
Standby letters of credit	81,606	83,876	82,619	76,466	92,242
Commercial and similar letters of credit	158	0	111	0	43
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	9,644	38,178	32,961	30,248	4,272
Written options contracts (interest rate)	22,869	73,817	68,870	26,326	13,726
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	93,122	93,780	93,302	94,437	95,527
Futures and forward foreign exchange	51	0	47	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	27	22.45	71	29.41	15.78	95	27.38	16.09	91	32.49	16.97	96	32.97	17.31	94
Standby letters of credit	0.79	0.67	68	0.95	0.31	95	0.84	0.31	89	1.07	0.36	95	1.41	0.35	98
Commercial and similar letters of credit	0	0.02	48	0	0.01	36	0	0.01	75	0	0.01	36	0	0.01	71
Securities lent	0	0.12	41	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	1.22	49.75	8	2.33	4.37	68	1.99	3.72	70	2.11	2.95	72	1.73	6.51	38
Interest rate contracts	1.22	35.96	8	2.33	4.21	68	1.99	3.62	70	2.11	2.87	72	1.73	6.40	38
Interest rate futures and forward contracts	0.09	5.17	37	0.43	0.33	81	0.34	0.20	83	0.42	0.08	90	0.07	0.25	52
Written options contracts (interest rate)	0.22	1.82	34	0.84	0.35	82	0.70	0.24	83	0.37	0.13	83	0.21	0.26	62
Purchased options contracts (interest rate)	0	1.33	21	0	0.04	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	0.91	20.67	14	1.06	2.79	69	0.95	2.58	71	1.32	2.19	72	1.46	5.18	45
Foreign exchange contracts	0	6.16	51	0	0	47	0	0	95	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.93	53	0	0	47	0	0	95	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.73	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.86	34	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.29	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.19	38	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0.29	37	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	48.51	42.93	72	51.64	23.96	97	49.79	24.20	97	54.08	24.81	97	53.82	25.18	96

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	125,686	205,775	195,180	151,011	113,525
Interest rate contracts	125,635	205,775	195,133	151,011	113,525
Foreign exchange contracts	51	0	47	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	9,695	38,178	33,008	30,248	4,272
Written options	22,869	73,817	68,870	26,326	13,726
Exchange-traded	0	0	0	0	0
Over-the-counter	22,869	73,817	68,870	26,326	13,726
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	93,122	93,780	93,302	94,437	95,527
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	125,686	205,775	195,180	151,011	113,525
Interest rate contracts	125,635	205,775	195,133	151,011	113,525
Foreign exchange contracts	51	0	47	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	102,817	131,958	126,310	124,685	95,527
One year or less	9,695	38,601	33,069	30,441	0
Over 1 year to 5 years	9,122	9,357	9,241	10,244	1,842
Over 5 years	84,000	84,000	84,000	84,000	93,685
Gross negative fair value (absolute value)	6,239	8,656	7,910	4,353	1,862
Gross positive fair value	6,273	8,736	7,949	4,327	1,855
Held for trading	0	0	0	0	0
Non-traded	6,273	8,736	7,949	4,327	1,855
Current credit exposure on risk-based capital derivative contracts	6,225	8,290	7,641	4,216	1,784
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name _____ City/State _____

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	99.96	94.09	51	100	99.90	56	99.98	99.50	16	100	99.57	60	100	99.91	54
Foreign exchange contracts	0.04	3.27	53	0	0.10	44	0.02	0.19	86	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	1.17	34	0	0	47	0	0	47	0	0.07	45	0	0	47
Futures and forwards															
Written options	7.71	12.57	57	18.55	16.21	65	16.91	15.03	64	20.03	14.06	67	3.76	11.75	56
Exchange-traded	18.20	7.49	80	35.87	12.26	87	35.29	10.24	88	17.43	11.73	72	12.09	11.14	71
Over-the-counter	0	0.11	42	0	0	49	0	0	50	0	0	48	0	0	49
Purchased options	18.20	7.20	82	35.87	12.21	87	35.29	10.24	88	17.43	10.84	72	12.09	10.65	71
Exchange-traded	0	3.44	19	0	1.85	33	0	2.13	33	0	2.45	35	0	1.29	38
Over-the-counter	0	0.12	40	0	0	49	0	0	50	0	0	49	0	0	49
Swaps	0	3.04	21	0	1.81	34	0	2.13	33	0	2.28	36	0	1.22	38
Held for trading	74.09	71.23	43	45.57	69.08	31	47.80	71.83	30	62.54	64.61	40	84.15	65.42	47
Interest rate contracts															
Foreign exchange contracts	0	40.60	20	0	13.70	36	0	16.03	34	0	15.01	35	0	13.60	38
Equity, commodity, and other contracts	0	34.42	21	0	13.72	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.57	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts															
Non-traded	0	0.58	40	0	0	49	0	0	49	0	0	48	0	0	49
Non-traded															
Interest rate contracts	100	59.40	79	100	86.30	63	100	83.97	65	100	84.99	64	100	86.40	61
Foreign exchange contracts	99.96	56.19	73	100	86.12	67	99.98	83.02	39	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts	0.04	0.38	69	0	0	46	0.02	0	90	0	0.01	44	0	0	47
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.13	38	0	0	48	0	0	48	0	0.01	47	0	0	48
Over 1 year to 5 years	81.80	91.87	20	64.13	70.94	29	64.71	79.60	30	82.57	80.07	40	84.15	82.85	33
Over 5 years	7.71	28.05	33	18.76	16.71	63	16.94	15.52	64	20.16	15.20	67	0	12.75	13
Gross negative fair value (absolute value)	7.26	26.03	18	4.55	18.62	32	4.73	19.75	32	6.78	22.92	30	1.62	22.66	33
Gross positive fair value	66.83	30.08	83	40.82	31.71	60	43.04	32.47	56	55.63	34.12	72	82.52	36.28	85
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.96	1.25	96	4.21	3.20	62	4.05	2.84	69	2.88	1.30	92	1.64	0.66	91
Gross positive fair value (X)	4.99	1.68	96	4.25	2.37	81	4.07	2.25	86	2.87	1.14	96	1.63	1.10	80
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	30	0.01	0.01	74	0.01	0.01	76	0.01	0	79	0	0.01	56
Gross positive fair value (X)	0.01	0.07	21	0.01	0.01	76	0.01	0.01	79	0.01	0	78	0	0.01	52
Held for trading (X)	0	0.05	21	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	51	0.01	0	82	0.01	0	85	0.01	0	85	0	0.01	61
Current credit exposure (X)	0.01	0.05	29	0.01	0.02	61	0.01	0.02	62	0.01	0.01	63	0	0	65
Credit losses on derivative contracts	0	0	45	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.10	0.63	29	0.15	0.33	57	0.13	0.27	59	0.08	0.10	63	0.04	0.06	65

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	132,811	96,415	96,415	90,749	86,784
Gross losses	6,379	1,447	2,134	5,174	5,279
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,681	2,248	5,530	7,640	6,544
Net losses	2,698	-801	-3,396	-2,466	-1,265
Provision for loan and lease losses	9,000	14,500	33,000	3,200	2,700
Adjustments	0	0	0	0	0
Ending balance	139,113	111,716	132,811	96,415	90,749
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.18	-0.14	96	0.37	0.55	35	0.39	0.38	61	0.05	0.12	30	0.04	0.12	25
Provision for loan and lease losses / Average loans and leases	0.31	-0.25	97	0.58	0.76	42	0.61	0.53	66	0.07	0.16	31	0.07	0.16	29
Provision for loan and lease losses / Net loan and lease losses	333.58	77.32	84	-1,810.24	1,122.38	8	-971.73	672.96	7	-129.76	142.73	10	-213.44	182.69	10
Allowance for loan and lease losses / Total loans and leases not held for sale	2.45	1.39	90	1.96	1.22	94	2.39	1.35	96	2.14	0.94	97	2.24	0.94	98
Allowance for loan and lease losses / Total loans and leases	2.45	1.37	90	1.95	1.21	95	2.38	1.33	96	2.12	0.93	97	2.24	0.93	98
Allowance for loan and lease losses / Net loans and leases losses (X)	25.78	15.27	83		33.72			25.33			17.18			21.35	
Allowance for loan and lease losses / Nonaccrual assets	256.80	318.67	49	834.20	317.15	90	1,163.78	336.78	92	713.87	315.75	85	850.43	285.36	90
ALLL / 90+ days past due + nonaccrual loans and leases	256.61	260.68	58	720.14	286.97	89	1,161.95	293.46	93	671.09	283.41	86	755.30	259.30	90
Gross loan and lease losses / Average loans and leases	0.22	0.22	59	0.06	0.15	36	0.04	0.16	18	0.12	0.16	45	0.13	0.15	57
Recoveries / Average loans and leases	0.13	0.08	76	0.09	0.04	85	0.10	0.04	88	0.18	0.05	94	0.16	0.05	92
Net losses / Average loans and leases	0.09	0.13	48	-0.03	0.11	2	-0.06	0.11	2	-0.06	0.11	1	-0.03	0.09	6
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	172.49	16.12	99	43.45	17.77	87	106.88	42.12	89	144.72	41.80	94	104.05	51.25	83
Earnings coverage of net loan and lease losses (X)	24.10	4.52	66	-78.35	41.28	9	-38.54	33.55	7	-44.58	22.46	12	-84.69	29.27	8

Net Loan and Lease Losses By Type

Real estate loans	-0.17	0.03	0	-0.07	0.02	2	-0.06	0.04	1	-0.20	0.02	0	-0.18	0.01	2
Real estate loans secured by 1-4 family	-0.09	-0.01	5	-0.09	0.01	3	-0.07	0.01	2	-0.07	0.02	4	-0.09	0.01	5
Revolving	-0.42	-0.05	10	-0.42	0	2	-0.33	0	1	-0.24	0.02	2	-0.34	0.02	3
Closed-end	-0.02	-0.01	35	-0.01	0.01	15	-0.01	0.01	22	-0.03	0.02	8	0	0.01	27
Commercial real estate loans	-0.21	0.05	1	-0.06	0.03	4	-0.05	0.05	2	-0.26	0.02	1	-0.22	0.01	3
Construction and land development	-0.85	0	0	-0.24	-0.01	4	-0.20	0	4	-1.09	-0.02	1	-0.90	-0.02	2
1-4 family	0	0	57	0	0	52	0	0	50	0	0	54	0	0	54
Other	-0.85	-0.01	0	-0.24	-0.01	4	-0.20	-0.01	3	-1.09	-0.02	1	-0.90	-0.02	2
Multifamily	0	0.01	51	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0	0.07	35	0	0.04	44	0	0.07	34	0	0.03	38	0	0.02	39
Owner-occupied	0	0.01	46	0	0.01	49	0	0.01	40	0	0.01	44	0	0.01	43
Other	0	0.06	37	0	0.03	48	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland	0	-0.01	58	0	0	48	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans	-0.02	0.20	17	0	0.17	23	-0.10	0.20	3	0.22	0.27	55	0.22	0.18	60
Loans to individuals		0.78		0.04	0.74	11	0.04	0.66	6	0.12	0.74	14	0.38	0.71	41
Credit card loans	1.49	2.18	32	2.87	2.09	67	1.88	1.71	60	1.66	1.89	49	2.13	1.65	66
Agricultural loans	4.08	0.03	99	0	0	50	0	0.01	48	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions		0													
Other loans and leases	0.01	0.08	54	0.19	0.14	77	0.14	0.44	65	0.29	0.14	80	0.27	0.28	74

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	1,885	6,590	1,688	3,735	7,959
90+ days past due loans and leases	40	2,121	18	861	1,344
Nonaccrual loans and leases	54,171	13,392	11,412	13,506	10,671
Total past due and nonaccrual loans and leases	56,096	22,103	13,118	18,102	19,974
Restructured					
Restructured 30-89 days past due	0	0	22	78	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	1,891	6,085	2,779	6,331	2,910
Total restructured loans and leases	1,891	6,085	2,801	6,409	2,910
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	921	980	953	987	886
Other real estate owned	0	0	0	0	0
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.03	0.27	8	0.12	0.27	29	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35
90+ days past due loans and leases	0	0.10	24	0.04	0.04	70	0	0.04	38	0.02	0.03	61	0.03	0.03	70
Nonaccrual loans and leases	0.95	0.58	84	0.23	0.53	19	0.20	0.60	16	0.30	0.48	32	0.26	0.49	25
90+ days past due and nonaccrual loans and leases	0.96	0.73	72	0.27	0.59	21	0.20	0.67	16	0.32	0.54	31	0.30	0.54	28
Restructured															
30-89 days past due restructured	0	0.01	19	0	0	30	0	0	67	0	0	63	0	0.01	27
90+ days past due restructured	0	0	30	0	0	43	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0.03	0.12	27	0.11	0.08	67	0.05	0.09	45	0.14	0.07	78	0.07	0.10	50
30-89 days past due loans held for sale	0	0	40	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	38	0	0	48	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.03	0.27	8	0.12	0.27	29	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35
90+ days past due assets	0	0.10	22	0.04	0.04	70	0	0.04	38	0.02	0.03	61	0.03	0.03	70
Nonaccrual assets	0.95	0.59	83	0.23	0.54	19	0.20	0.60	16	0.30	0.48	32	0.26	0.49	25
30+ days past due and nonaccrual assets	0.99	1.04	55	0.39	0.88	19	0.23	0.95	8	0.40	0.87	17	0.49	0.88	23
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.53	0.43	68	0.18	0.43	19	0.12	0.47	14	0.20	0.39	29	0.18	0.39	24
90+ days past due and nonaccrual assets + other real estate owned	0.53	0.46	65	0.18	0.48	18	0.12	0.52	12	0.20	0.45	25	0.18	0.45	21
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.54	0.52	60	0.16	0.58	11	0.13	0.63	8	0.20	0.56	13	0.18	0.59	12
Allowance for loan and lease losses	39.60	67.93	28	12.86	72.32	4	9.33	72.10	4	15.11	92.08	5	12.74	95.97	2
Equity capital + allowance for loan and lease losses	5.83	4.43	73	1.61	5.37	12	1.32	5.64	10	1.84	4.77	16	1.67	5.09	14
Tier 1 capital + allowance for loan and lease losses	5.87	5.28	64	1.70	5.86	12	1.38	6.21	10	1.81	5.30	13	1.56	5.65	10
Loans and leases + other real estate owned	0.97	0.88	62	0.25	0.81	10	0.22	0.92	8	0.32	0.78	14	0.29	0.82	15

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0	0.24	6	0.15	0.28	40	0.03	0.25	6	0.09	0.28	14	0.12	0.29	24
	90+ days past due	0	0.12	15	0.07	0.04	76	0	0.04	25	0.03	0.03	67	0.02	0.03	65
	Nonaccrual	0.17	0.65	12	0.19	0.56	15	0.21	0.63	19	0.19	0.45	23	0.34	0.48	44
Commercial and industrial																
	30–89 days past due	0.08	0.17	33	0.06	0.16	42	0.04	0.15	28	0.04	0.22	25	0.39	0.23	74
	90+ days past due	0	0.02	42	0	0.01	63	0	0.02	64	0.01	0.02	68	0.05	0.02	84
	Nonaccrual	0.20	0.64	20	0.32	0.56	44	0.22	0.61	35	0.63	0.74	56	0.19	0.61	30
Individuals																
	30–89 days past due	0.03	0.55	12	0.65	0.40	75	0.09	0.52	23	0.51	0.60	46	0.32	0.68	41
	90+ days past due	0	0.07	41	0.02	0.02	73	0	0.02	63	0.01	0.02	67	0	0.03	65
	Nonaccrual	0.27	0.18	70	0.22	0.16	68	0.39	0.14	82	0.18	0.12	70	0.11	0.15	58
Depository institution loans																
	30–89 days past due		0			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural																
	30–89 days past due	0	0.16	29	0	0.28	31	0	0.07	34	0	0.10	34	0	0.11	34
	90+ days past due	0	0	44	0	0	44	0	0	45	0	0	47	0	0.01	44
	Nonaccrual	16.07	0.69	97	0.10	0.55	64	0	0.57	29	0	0.80	28	0	0.46	31
Foreign governments																
	30–89 days past due		0.01													
	90+ days past due		0													
	Nonaccrual		0.04													
Other loans and leases																
	30–89 days past due	0.16	0.11	71	0	0.32	25	0.05	0.67	57	0	0.28	23	0.32	0.18	79
	90+ days past due	0	0.01	35	0	0	40	0	0	40	0	0	40	0.22	0	97
	Nonaccrual	0.03	0.13	53	0.17	0.07	81	0.09	0.10	78	0.34	0.04	91	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1-4 family	30-89 days past due	0.01	0.35	3	0.28	0.38	52	0.07	0.46	11	0.24	0.53	29	0.25	0.52	31
	90+ days past due	0	0.27	18	0.21	0.06	84	0	0.06	28	0	0.05	28	0.07	0.04	76
	Nonaccrual	0.49	0.82	34	0.44	0.66	37	0.56	0.67	46	0.53	0.55	55	0.53	0.61	48
Revolving	30-89 days past due	0.01	0.29	12	0.06	0.27	30	0.03	0.25	34	0.09	0.36	26	0.19	0.36	42
	90+ days past due	0	0.02	34	0	0.01	39	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.27	1.05	25	0.14	0.44	33	0.22	0.46	40	0.32	0.34	53	0.75	0.35	80
Closed-end	30-89 days past due	0.01	0.36	5	0.33	0.40	57	0.07	0.48	15	0.27	0.56	36	0.27	0.54	39
	90+ days past due	0	0.29	18	0.26	0.07	84	0	0.06	29	0	0.05	29	0.09	0.05	79
	Nonaccrual	0.54	0.77	41	0.51	0.68	46	0.64	0.69	53	0.58	0.57	54	0.45	0.64	41
Junior lien	30-89 days past due	0.01	0.01	58	0.01	0.01	62	0	0.01	15	0.04	0.02	79	0.08	0.02	89
	90+ days past due	0	0	36	0	0	42	0	0	44	0	0	41	0.09	0	98
	Nonaccrual	0.13	0.04	89	0.17	0.03	93	0.15	0.03	92	0.18	0.03	91	0.17	0.03	92
Commercial real estate	30-89 days past due	0	0.14	6	0.09	0.20	45	0.01	0.14	24	0.02	0.15	20	0.07	0.16	38
	90+ days past due	0	0.01	25	0	0.02	34	0	0.02	35	0.04	0.02	81	0	0.02	31
	Nonaccrual	0.02	0.52	5	0.07	0.45	17	0.05	0.57	16	0.03	0.34	17	0.26	0.41	51
Construction and development	30-89 days past due	0	0.12	18	0.11	0.17	64	0	0.16	26	0.07	0.20	61	0.27	0.17	71
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0.01	0.36	32	0.06	0.29	49	0.01	0.21	46	0.06	0.18	57	0.42	0.18	77
1-4 family	30-89 days past due	0	0.02	33	0	0.05	35	0	0.03	36	0.04	0.05	73	0	0.07	32
	90+ days past due	0	0	44	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.02	30	0	0.03	39	0	0.01	42	0	0.01	40	0	0.04	37
Other	30-89 days past due	0	0.07	21	0.11	0.09	75	0	0.09	30	0.03	0.12	67	0.27	0.06	88
	90+ days past due	0	0	41	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual	0.01	0.29	33	0.06	0.20	56	0.01	0.16	50	0.06	0.14	63	0.42	0.10	85
Multifamily	30-89 days past due	0	0.06	28	0	0.07	38	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0	0	44	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.14	21	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0	0.14	7	0.09	0.20	52	0.01	0.14	31	0.01	0.13	21	0	0.17	9
	90+ days past due	0	0.01	29	0	0.02	36	0	0.02	38	0.06	0.02	85	0	0.02	34
	Nonaccrual	0.03	0.66	7	0.08	0.57	16	0.08	0.73	18	0.02	0.36	14	0.23	0.52	42
Owner Occupied	30-89 days past due	0	0.04	10	0.01	0.06	41	0.01	0.05	45	0.01	0.06	33	0	0.08	13
	90+ days past due	0	0	34	0	0.01	40	0	0.01	40	0.06	0.01	91	0	0	38
	Nonaccrual	0.02	0.25	17	0.07	0.24	26	0.07	0.27	25	0.01	0.19	20	0.22	0.20	64
Other	30-89 days past due	0	0.09	12	0.08	0.11	65	0	0.06	22	0	0.05	18	0	0.07	18
	90+ days past due	0	0.01	36	0	0.01	42	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.01	0.40	13	0.01	0.23	28	0.01	0.33	29	0.01	0.14	31	0.01	0.22	32
Farmland	30-89 days past due	0	0.11	30	0	0.19	29	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due	0	0	45	0	0.02	43	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	0.14	1.10	46	0.25	1.17	57	0.18	1.19	57	0.30	1.06	58	0.28	0.49	63
Credit card	30-89 days past due	0.05	0.63	17	0.07	0.83	40	0.09	1.02	43	0.13	0.87	43	0.06	1.03	46
	90+ days past due	0.02	0.39	32	0.06	0.22	61	0.03	0.22	54	0.06	0.18	64	0.02	0.26	72
	Nonaccrual	0	0.08	37	0	0.05	44	0	0.02	46	0	0	46	0	0.07	42

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	57,722	55,434	56,906	59,403	65,090
Retained earnings	741,699	678,093	707,389	649,845	584,433
Accumulated other comprehensive income (AOCI)	6,407	45,465	42,223	-13,344	-46,858
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	805,828	778,992	806,518	695,904	602,665
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0
Accumulated other comprehensive income-related adjustments	6,407	45,465	42,224	-13,344	-46,858
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	799,421	733,527	764,294	709,248	649,523
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	799,421	733,527	764,294	709,248	649,523
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	799,421	733,527	764,294	709,248	649,523
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	78,158	69,514	72,652	68,454	61,155
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	78,158	69,514	72,652	68,454	61,155
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	78,158	69,514	72,652	68,454	61,155
Exited advanced approach tier 2 capital					
Total capital	877,579	803,041	836,946	777,702	710,678
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	10,193,331	8,454,357	9,484,120	6,864,680	6,629,764
Less: Deductions from common equity tier 1 capital	0	0	0	0	0
Less: Other deductions	5,694	5,948	5,694	5,947	7,097
Total assets for leverage ratio	10,187,637	8,448,409	9,478,426	6,858,733	6,622,667
Total risk-weighted assets	6,190,641	5,517,867	5,751,073	5,447,397	4,861,795
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Capital Ratios															
Common equity tier 1 capital, column A	12.91	12.66	59	13.29	10.51	75	13.29	10.91	72	13.02	12.50	67	13.36	12.37	73
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	12.91	13.44	48	13.29	11.19	66	13.29	11.60	60	13.02	13.19	57	13.36	13.03	68
Tier 1 capital, column B	0	0.33	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	14.18	15.42	31	14.55	12.79	58	14.55	13.45	47	14.28	14.63	52	14.62	14.48	64
Total capital, column B	0	0.37	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	7.85	9.11	18	8.68	9.63	25	8.06	9.65	12	10.34	10.39	58	9.81	10.37	39
Supplementary leverage ratio, advanced approaches HCs		6.95													

BHC Name _____

City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	3	6	369	27	69	-50.00	-40.00
Other insurance activities income	3	6	369	27	69	-50.00	-40.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	8,997	8,668	8,833	8,503	8,174	3.80	-56.66

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	52.30			60			50			60			66.67		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	47.70			40			50			40			33.33		
Separate account assets (L/H) / Total life assets	13.29			0			0			0			0		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.37	26	0	0.45	50	0.11	0.41	68	0.01	0.37	52	0.02	0.46	51
Premium income / Insurance activities revenue	0	3.14	41	0	0.02	47	0	0.01	47	0	0.03	47	0	0	48
Credit related premium income / Total premium income	30.92			100			100			100			50		
Other premium income / Total premium income	69.08			0			0			0			50		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)	21.10			33.71			19.85			37.86			72.25		
Insurance net income (L/H) / Equity (L/H)	5.07														
Insurance benefits, losses, expenses / Insurance premiums	-395.05			30.33			-40.91			132.57			116.87		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0			0			0		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	0.96	11.54	10	1.03	11.13	14	0.98	11.01	15	1.06	11.53	14	1.10	13.70	14
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.64			0.06			0.05			0			0	
Cost: Interest-bearing deposits		0.12			1.44			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26													
Commercial and industrial loans		1.03								2.35				3.83	
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases		-1.19			-62.63			5,672.05			-47.91			-27.26	
Total selected assets		3.19			-35.96			6.04			-25.04			5.03	
Deposits		9.07			43.26			-44.89			2.53			-2.42	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____

City/State _____

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	10,404	16,430	29,108	27,501	13,915	-36.68	172.21
Dividends	10,404	16,430	29,108	27,501	13,915	-36.68	172.21
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	10,404	16,430	29,108	27,501	13,915	-36.68	172.21
Securities gains (losses)	0	0	0	0	0		
Other operating income	714	502	746	1,406	2,284	42.23	7.21
Total operating income	11,118	16,932	29,854	28,907	16,199	-34.34	147.73
Operating Expenses							
Personnel expenses	418	372	772	803	705	12.37	24.40
Interest expense	0	0	0	0	0		
Other expenses	962	733	1,564	1,978	2,082	31.24	55.41
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	1,380	1,105	2,336	2,781	2,787	24.89	44.50
Income (loss) before taxes	9,743	15,823	27,518	25,971	14,077	-38.43	175.77
Applicable income taxes (credit)	-145	-133	-349	-335	35		
Extraordinary items							
Income before undistributed income of subsidiaries	9,888	15,956	27,867	26,306	14,042	-38.03	172.32
Equity in undistributed income of subsidiaries	33,827	21,682	48,445	56,978	69,014	56.01	51.94
Bank subsidiaries	33,827	21,682	48,445	56,978	69,014	56.01	51.94
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	43,715	37,638	76,312	83,284	83,056	16.15	68.82
Memoranda							
Bank net income	44,231	38,112	77,553	84,479	82,929	16.06	69.56
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	777,210	96.19	755,527	96.71	779,455	96.40	675,534	585,093	2.87	59.39
Common and preferred stock	776,980	96.16	755,430	96.70	778,960	96.34	674,953	584,475	2.85	59.34
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	230	0.03	97	0.01	495	0.06	581	618	137.11	
Investment in nonbank subsidiaries	817	0.10	848	0.11	853	0.11	887	916	-3.66	-16.89
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	817	0.10	848	0.11	853	0.11	887	916	-3.66	-16.89
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	1,030	0.13	1,047	0.13	1,037	0.13	1,031	1,010	-1.62	1.58
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	18,239	2.26	11,663	1.49	16,315	2.02	7,731	8,205	56.38	532.42
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	9,582	1.19	10,192	1.30	9,887	1.22	10,427	7,640	-5.99	693.21
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	1,105	0.14	1,921	0.25	1,047	0.13	2,464	1,250	-42.48	-15.13
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	807,983	100.00	781,198	100.00	808,594	100.00	698,074	604,114	3.43	63.23
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	2,155	0.27	2,206	0.28	2,076	0.26	2,170	1,449	-2.31	1175.15
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	2,155	0.27	2,206	0.28	2,076	0.26	2,170	1,449	-2.31	1175.15
Equity Capital	805,828	99.73	778,992	99.72	806,518	99.74	695,904	602,665	3.44	62.85
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	25,057	3.10	22,769	2.91	24,241	3	26,756	32,425	10.05	-18.10
Common surplus	32,665	4.04	32,665	4.18	32,665	4.04	32,665	32,665	0.00	0.00
Retained earnings	741,699	91.80	678,093	86.80	707,389	87.48	649,845	584,433	9.38	64.87
Accumulated other comprehensive income	6,407	0.79	45,465	5.82	42,223	5.22	-13,344	-46,858	-85.91	
Other equity capital components	0	0	0	0	0	0	-18	0		
Total liabilities and equity capital	807,983	100.00	781,198	100.00	808,594	100.00	698,074	604,114	3.43	63.23
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	10.95	12.64	40	10.13	7.29	76	9.90	9.11	60	12.71	10.58	76	14.94	11.03	85
Bank net income / Average equity investment in banks.....	11.52	12.37	47	10.57	7.98	73	10.44	9.38	60	13.28	10.85	75	15.28	11.56	81
Nonbank net income / Average equity investment in nonbanks.....		13.40			8.94			9.69			12.07			10.83	
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.92			5.20			8.82			15.16			9.40	
Bank net income / Parent net income.....	101.18	96.24	44	101.26	107.53	26	101.63	104.93	36	101.43	103.77	36	99.85	104.73	18
Nonbank net income / Parent net income.....	0	3.10	15	0	1.11	25	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income.....		67.52			107.06			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital.....	0.27	16.87	7	0.28	10.50	13	0.26	11.62	14	0.31	9.66	16	0.24	9.50	13
Total debt / Equity capital.....	0	11.60	11	0	4.75	24	0	5.79	23	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital.....	0	13.82	7	0	8.63	12	0	9.67	14	0	7.99	13	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital.....	0	11.69	11	0	4.80	24	0	5.79	23	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value.....	0	11.71	11	0	4.75	24	0	5.79	23	0	3.93	27	0	3.94	26
Long-term debt / Equity capital.....	0	11.05	11	0	4.56	26	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital.....	0	0.48	41	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital.....	0	0.06	40	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital.....	0	0.09	40	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt.....		39.10			14.95			20.97			14.37			15.49	
Double Leverage															
Equity investment in subs / Equity capital.....	96.42	103.07	15	96.98	104.70	17	96.58	104.49	15	96.99	104.21	19	96.98	104.10	20
Total investment in subs / Equity capital.....	96.55	108.26	9	97.10	105.03	15	96.75	104.82	14	97.20	104.48	17	97.24	104.38	21
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.33	0.25	14	-0.31	0.76	15	-0.36	0.49	15	-0.25	0.44	17	-0.22	0.36	21
Equity investment in subs – equity cap / Net income-div (X).....		0.83			2.61			1.45			1.47			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	107.27	138.64	42	165.48	133.56	73	145.99	121.76	71	143.68	153.39	61	114.15	113.37	60
Cash from ops + noncash items + op expense / Op expense + dividend.....	110.97	130.64	45	179.13	144.11	74	155.46	138.81	70	153.92	152.31	63	137.25	123.74	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	120.67	103.17	67	140.36	115.42	73	143.56	140.42	67	99.80	105.99	36	148.19	108.88	81
Pretax operating income + interest expense / Interest expense.....		1,479.01			2,971.36			2,318.94			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....		1,667.11			1,683.42			1,435.81			2,481.22			1,015.91	
Dividends + interest from subsidiaries / Interest expense + dividends.....	110.63	153.06	40	174.95	160.27	70	155.09	137	67	153.88	196.13	54	118.39	140.89	53
Fees + other income from subsidiaries / Salary + other expenses.....	0	12.78	34	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X).....		41.77			48.31			52.16			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	2.38	3.64	46	1.49	1.73	61	2.02	2.19	63	1.11	1.59	61	1.52	1.59	65
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.21			0			0			0			0	
Nonaccrual.....		0.96			0			0			8.16			0.70	
Total.....		1.17			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total.....	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.79	15	0	0.09	30	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	95.11	78.46	66	58.86	77.32	37	67.35	79.13	42	67.94	65.39	53	83.71	87.25	50
Dividends declared / Net income	21.51	25.30	43	24.95	38.61	35	24.60	29.39	41	21.46	25.65	41	14.15	24.10	35
Net income – dividends / Average equity.....	8.60	9.64	48	7.60	4.43	79	7.46	6.36	64	9.98	7.61	76	12.83	8.12	88
Percent of Dividends Paid															
Dividends from bank subsidiaries	110.63	139.49	46	174.95	139.95	70	155.09	130.75	65	153.88	160.93	56	118.39	131.90	52
Dividends from nonbank subsidiaries	0	3.97	27	0	1.38	31	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	6.36	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	110.63	193.08	35	174.95	173.71	66	155.09	158.62	62	153.88	209.89	52	118.39	144.51	48
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	23.52	36.56	37	43.11	57.41	43	37.53	43.52	43	32.55	45.88	36	16.78	33.37	32
Interest income from bank subsidiaries.....	0	0.11	25	0	0.07	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.90	37	0	0.33	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	23.52	38.35	34	43.11	62.34	41	37.53	51.02	38	32.55	48.40	35	16.78	35.67	31
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		54.17			71.47			99.52			76.61			80.47	
Interest income from nonbank subsidiaries.....		2.35			0.05			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries		0.63			0.01			0.02			0.02			0.17	
Other income from nonbank subsidiaries.....		0.08			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries		76.16			74.51			105.70			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			50.90			29.39			65.48			43.51	
Interest income from subsidiary holding companies.....		5.39			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0			0			0	
Other income from subsidiary holding companies.....		-0.43			0			0			0			0.15	
Operating income from subsidiary holding companies.....		39.64			50.90			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	93.58	67.82	50	97.04	72.91	45	97.50	76.69	51	95.14	77.61	42	85.90	72.95	36
Interest income from bank subsidiaries.....	0	0.39	24	0	0.85	34	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	2.08	36	0	1.26	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	93.58	81.78	37	97.04	84.25	29	97.50	84.80	37	95.14	94.06	29	85.90	89.39	26
Dividends from nonbank subsidiaries	0	2.67	26	0	1.39	31	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.35	37	0	0	46	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	6.48	17	0	2.17	27	0	2.06	24	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	2.43	45	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		135.34			645.18			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt		28.31			62.48			59.71			70.71			81.26	